

Insurance Tips

Homeowners Insurance

As Kentuckians have seen in recent years, severe weather can cause problems at any time of the year. There is nothing you can do to stop a tornado, flood or hailstorm from damaging your property.

However, there are some things you can do now to be sure you are prepared for any weather-related disaster. Review your insurance coverage to make sure it is adequate. Storm and tornado damages are covered under a standard homeowner's policy, but it is important to review your policy to be sure it is adequate should you experience a loss.

Since the standard homeowner's policy does not cover damages from flood, decide if you need this additional protection.

Consider any large purchases you have made and determine if you are covered for losses. Contact your agent if you have any questions about your coverage.

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at <https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp>

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